

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paul Milton Hofer
Shannon Maureen Hofer
Debtors

Case No. 19-01311-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 25, 2024

User: AutoDocke
Form ID: 3180W

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Paul Milton Hofer, Shannon Maureen Hofer, 10 Ness Court, Seven Valleys, PA 17360-9147
5179633	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
5179634	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5179635	+ Fidelity Investments, 100 Magellan Way Kiwc, Covington, KY 41015-1999
5179622	Internal Revenue Service, Andover, MA 01810-9041
5208847	The Bank of New York Mellon Trust Company N.A fka, c/o Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046
5212050	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5377448	+ Wells Fargo Bank, N.A., c/o Mario Hanyon, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Lauren, NJ 08054-1218

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Apr 25 2024 22:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5193918	Email/PDF: bncnotices@becket-lee.com	Apr 25 2024 18:49:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5179625	+ Email/PDF: bncnotices@becket-lee.com	Apr 25 2024 18:49:59	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5179627	+ EDI: CAPITALONE.COM	Apr 25 2024 22:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5198522	EDI: CAPITALONE.COM	Apr 25 2024 22:36:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5192960	+ Email/Text: RASEBN@raslg.com	Apr 25 2024 18:39:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5179629	+ EDI: CITICORP	Apr 25 2024 22:36:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
5179630	+ EDI: WFNNB.COM	Apr 25 2024 22:36:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5179631	+ EDI: WFNNB.COM	Apr 25 2024 22:36:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5179632	+ EDI: WFNNB.COM	Apr 25 2024 22:36:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5179623	EDI: PENNDEPTREV	Apr 25 2024 22:36:00	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5179623	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 25 2024 18:40:00	Department of Revenue, 1 Revenue Place,

			Harrisburg, PA 17129-0001
5179636	EDI: IRS.COM	Apr 25 2024 22:36:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
5179628	EDI: JPMORGANCHASE	Apr 25 2024 22:36:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5237361	Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2024 18:50:16	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5237362	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2024 18:49:58	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
5205561	Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2024 18:50:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5179637	+ EDI: NAVIENTFKASMSERV.COM	Apr 25 2024 22:36:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
5191779	Email/Text: ECMCBKNotices@ecmc.org	Apr 25 2024 18:40:00	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
5208453	EDI: PRA.COM	Apr 25 2024 22:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5181654	EDI: PENNDEPTREV	Apr 25 2024 22:36:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5181654	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 25 2024 18:40:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5179638	^ MEBN	Apr 25 2024 18:35:04	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
5207815	+ Email/Text: bncmail@w-legal.com	Apr 25 2024 18:40:00	Prosper Marketplace Inc., c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5205302	EDI: Q3G.COM	Apr 25 2024 22:36:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5180026	+ EDI: PRA.COM	Apr 25 2024 22:36:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5179639	+ EDI: SYNC	Apr 25 2024 22:36:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5179640	+ EDI: SYNC	Apr 25 2024 22:36:00	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5179641	+ EDI: SYNC	Apr 25 2024 22:36:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5524330	+ Email/Text: EBN@edfinancial.com	Apr 25 2024 18:39:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5179642	+ EDI: USAA.COM	Apr 25 2024 22:36:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600
5179626	Email/Text: vci.bkcy@vwcredit.com	Apr 25 2024 18:40:00	Audi Financial Services, Po Box 3, Hillsboro, OR 97123
5179643	+ EDI: WFFC2	Apr 25 2024 22:36:00	Wells Fargo, Po Box 10335, Des Moines, IA 50306-0335
5204667	+ EDI: WFFC2		

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5179624 + Email/Text: kcm@yatb.com

Apr 25 2024 22:36:00 Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

Apr 25 2024 18:39:00 York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LNVN Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5194162	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5200553	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5192961	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
Christos A Katsaounis	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
Dawn Marie Cutaia	on behalf of Debtor 2 Shannon Maureen Hofer dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia	on behalf of Debtor 1 Paul Milton Hofer dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Lauren Berschler Karl	on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. lkarl@rascrane.com lbkarl03@yahoo.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK N.A. tomysong0@gmail.com

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United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Paul Milton Hofer

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3961

EIN --

Debtor 2

Shannon Maureen Hofer

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8913

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-01311-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul Milton Hofer

Shannon Maureen Hofer

By the
court:4/25/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.